### GOVERNMENT RESPONSE TO THE THIRD REPORT OF THE STANDING COMMITTEE ON INDIGENOUS AND NORTHERN AFFAIRS, THE EFFECTS OF THE HOUSING SHORTAGE ON INDIGENOUS PEOPLES IN CANADA

#### INTRODUCTION

The Government of Canada thanks the House of Commons Standing Committee on Indigenous and Northern Affairs (the Committee) for its study and accepts the 20 recommendations set out in the Committee's Report, *the Effects of the Housing Shortage on Indigenous Peoples in Canada,* presented on June 13, 2022. The Government would also like to thank the witnesses from across the country who participated in this critical study. The Committee's recommendations align with many of the actions the Government has been taking to address the housing gap affecting Indigenous communities.

Housing is a key determinant of health and provides the foundation for improving socioeconomic outcomes and well-being for Indigenous communities. Canada is committed to continuing to make immediate and long-term investments to support ongoing work to close the infrastructure gap by 2030, with a particular focus on expediting investments in Indigenous housing. This commitment is included in the mandate letters to the Minister of Indigenous Services, Minister of Crown-Indigenous Relations, Minister of Northern Affairs, Minister of Housing and Diversity and Inclusion and Minister of Intergovernmental Affairs, Infrastructure and Communities.

The Government Response outlines actions taken to advance the progressive realization of the right to adequate housing as recognized in the International Covenant on Economic, Social and Cultural Rights, to which Canada acceded in 1976 and referenced as a central pillar of Canada's housing policy through the *National Housing Strategy Act (2019)*.

Furthermore, the Government Response demonstrates Canada's efforts to implement the United Nations 2030 Agenda and the Sustainable Development Goals (SDGs) and the United Nations Declaration on the Rights of Indigenous Peoples (UN Declaration). Specifically, SDG 11: Sustainable Cities and Human Settlements calls for providing adequate shelter for all; and article 23 of the UN Declaration provides that Indigenous Peoples have the right to be actively involved in developing and determining housing programs, priorities and strategies affecting them and, as far as possible, administering such programs through their own institutions.

Generally, the federal government provides housing programs and services on a policy rather than a legislative basis, mainly to status First Nations people living on reserve and Inuit. Recently, the federal government has announced targeted funding for housing for Métis, including the Métis settlements in Alberta, and Indigenous People living in urban areas. The federal government also provides targeted programs and initiatives for Indigenous housing or general programs where Indigenous Peoples are one of several groups eligible to apply. The federal government, through Budgets 2021 and 2022, has also taken steps to respond to the housing and infrastructure needs of First Nation communities in the Northwest Territories with non-reserve lands, and Métis communities not represented by a Métis national Indigenous organization and not subject to a modern treaty or self-governing agreement.

Examples of federal programs include Indigenous Services Canada's (ISC's) First Nation On-Reserve Housing Program and the Indigenous Homes Innovation Initiative, which aims to fund and support Indigenous innovators with housing ideas for their communities. Additionally, Crown-Indigenous Relations and Northern Affairs Canada (CIRNAC) may provide funding for housing to an Indigenous government depending on the content of their modern treaty and/or self-government agreement or through other channels. Reaching Home: Canada's Homelessness Strategy, managed by Infrastructure Canada, "provides funding to urban, Indigenous, rural and remote communities to help them address their local homelessness needs."

Since 2016, the Government has invested more than \$2.7 billion to support housing in Indigenous communities. Budget 2022 provides a further \$4 billion over seven years, starting in 2022-23, to accelerate the work to close the Indigenous housing gap, including amounts for onreserve housing (\$2.4 billion); First Nations Self-Governing and Modern Treaty Holders communities (\$565 million); Inuit housing (\$845 million); Métis housing (\$190 million); and \$300 million over five years, starting in 2022-23, through the Canada Mortgage and Housing Corporation (CMHC) to co-develop and launch an Urban, Rural, and Northern Indigenous Housing Strategy.. Along with these new investments, the federal government will allocate \$150 million to territorial governments to respond to northern housing needs and \$2 billion of the \$20 billion provided for long-term reform of the First Nations Child and Family Services program to target the housing needs of First Nations children once a final settlement agreement is reached. In total, these measures represent \$6.3 billion over seven years towards improving and expanding Indigenous housing in Canada. These new spending measures are in addition to ongoing government initiatives such as work delivered under the National Housing Strategy.

Indigenous communities are already seeing the benefits of these investments. Since April 2016, ISC and CMHC have jointly supported the construction of 9,088 new homes on reserves, of which 5,447 are complete, and the repair of 17,328 homes, of which 12,524 are complete as of March 31, 2022. Additionally, three distinctions-based housing strategies: the *First Nations National Housing and Related Infrastructure Strategy*, the *Inuit Nunangat Housing Strategy*, and the *Métis Nation Housing Sub-Accord*, have been co-developed and are now being implemented. Under the *Métis Nation Housing Sub-Accord*, 1,158 units have been constructed, and 2,096 units have been renovated. Another 7,584 Métis families have benefited from housing subsidies.

By the end of 2022-23, nearly 500 new housing units will have been constructed in the Nunavik, Nunatsiavut and Inuvialuit regions since 2016. Federal housing funding to date has been used to develop land or prepare existing lots for housing delivery and support the repair of Inuit housing while also expanding programming such as the Nunatsiavut Government's Affordable Warmth home repair program. Budget 2022 investments will lead to many additional new housing units, expanded housing repair initiatives and programs, direct support for operations and maintenance costs, and support for capacity and data collection.

Through Budget 2021, \$50 million was provided to the Governments of Nunavut (\$25 million) and the NWT (\$25 million).Budget 2022 provides \$150 million over two years to support affordable housing and related infrastructure in the North. Of this amount, \$60 million would be provided to the Government of Nunavut. This flexible funding will allow partners to continue to advance their immediate and most pressing housing and infrastructure needs. These investments represent the first distinctions-based investments to Inuit organizations in Nunavut and help reduce the pressure associated with longer timelines to acquire materials, hire crews, and complete construction in Inuit Nunangat.

The Government of Canada will continue to work with Indigenous partners to co-develop meaningful housing solutions and make long-term investments in community housing infrastructure and service delivery to close the infrastructure gap by 2030. The Government of Canada accepts and recognizes the importance of all twenty (20) of the Committee's recommendations and provides the following response:

## <u>Recommendation 1:</u> That all federal policy or legislative proposals relating to Indigenous housing be co-developed with Indigenous Peoples, including First Nations on-reserve, self-governing and modern treaty nations, northern First Nations, Inuit and Métis communities, Métis settlements, and organizations that represent urban Indigenous People.

The Government of Canada is committed to enhancing Indigenous control over the design and delivery of services to strengthen nation-to-nation, Inuit-to-Crown, and government-to-government relationships where Indigenous communities are empowered and self-determining nations.

Through the passage of Bill C-15 – *An Act Respecting the United Nations Declaration of the Rights of Indigenous Peoples*, the Government of Canada has expressed its commitment to fully implement all aspects of the UN Declaration on the Rights of Indigenous Peoples in accordance with the *Constitution Act, 1982*. The UN Declaration outlines that Indigenous Peoples have the right to determine and develop priorities and strategies for exercising their right to development. More specifically, Article 23 of the UN Declaration provides that "Indigenous Peoples have the right to be actively involved in developing and determining health, housing and other economic and social programmes affecting them and, as far as possible, to administer such programmes through their own institutions." Further, Canada is currently engaging Indigenous groups, including National Indigenous Organizations and Section 35 Rights Holders, in development of an Action Plan to realize the objectives of the UN Declaration, including Article 23.

In that same spirit, the Government of Canada is an active partner alongside First Nations, Inuit and Métis governments and organizations in the co-development and implementation of three distinctions-based housing strategies: the *First Nations National Housing and Related Infrastructure Strategy*, the *Inuit Nunangat Housing Strategy*, and the *Métis Nation Housing Sub-Accord*. Following robust engagement with First Nations partners, a 10-Year *First Nations National Housing and Related Infrastructure Strategy* was co-developed by First Nations and federal partners. The strategy was endorsed by Chiefs in December 2018, and it outlines the longer-term path forward to transition the care, control and management of housing to First Nations.

Led by First Nations, the strategy describes the main pillars for First Nations care, control and management of housing, including skills and capacity enhancement, and financing and funding. The strategy is designed to increase First Nations' access to sustainable housing that addresses their priorities, respects regional and cultural differences, and supports phases of action at a pace of transition suitable to First Nations based on their capacity and readiness.

Co-development of the strategy and related products and processes with First Nations produced robust data and costing analysis relating to housing conditions on reserves which prompted a federal investment of an additional \$2.4 billion over five years beginning in April 2022, enabling First Nations to renovate and build housing, acquire and service lots, and construct and enhance on-reserve, housing-related capacity including funding for housing managers.

The *Inuit Nunangat Housing Strategy* has been co-developed with Inuit partners (Inuit Tapiriit Kanatami and the four Inuit land claims organizations) and was endorsed by Inuit leaders and Government of Canada Ministers at the Inuit-Crown Partnership Committee on November 29, 2018. The Implementation plan for the strategy is currently under development and will be ready for endorsement consideration at the fall 2022 Inuit-Crown Partnership Committee meeting.

With a view to closing the Inuit Nunangat housing gap, the strategy will provide direction for recent Government of Canada investments in Inuit housing. Budget 2018 announced \$400 million over ten years for the 3 Inuit Nunangat regions of the Inuvialuit Settlement Region (Northwest Territories), Nunavik (Quebec) and Nunatsiavut (Northwest Territories). This includes collaborating with Inuit partners to develop an Inuit housing grant mechanism to flow funding to Inuit land claim organizations and governments. Since 2016, 3 Inuit land claims organizations, the Inuvialuit Regional Corporation (Northwest Territories), Makivik Corporation (Northern Quebec) and the Nunatsiavut Government (Northern Labrador), have been directly administering \$480 million in funding (\$80 million through Budget 2016 and \$400 million through Budget 2018) to improve housing conditions in Inuit Nunangat. Budget 2018 investments are in addition to the \$240 million over 10 years announced in Budget 2017 to support housing in Nunavut. Budget 2022 investments will accelerate progress, including addressing key gaps identified in the 2019 Inuit Nunangat Housing Strategy, including extending distinctions-based investments to Nunavut Tunngavik Incorporated (NTI). Funds are being utilized by all four Inuit land claims organizations to meet housing needs identified at the regional and community levels in a self-determined manner. In addition, the Inuit Nunangat Policy, endorsed by Inuit leadership and the Prime Minister in April 2022, commits Canada to work directly with Inuit to improve federal policies and programs that impact Inuit.

Co-developed housing policy solutions are also integral to the Canada-Métis Nation Accord signed in April 2017 during the first Métis Nation-Crown Summit in Ottawa. The Accord marks a significant step toward a renewed government-to-government relationship based on recognition of rights, respect, co-development and partnership. The Accord marks the first time the Government of Canada has provided dedicated federal funding to Métis Nation citizens for housing, and it empowers the Métis Nation to manage funding to address their citizens' needs in the way they decide is most effective and appropriate. The housing Sub-Accord outlines the design, delivery and administration of housing services undertaken by the Governing Members of the Métis Nation. The Sub-Accord is funded by a \$500 million investment over ten years from Budget 2018 and brings a coordinated focus across the federal government in setting priorities and obtaining concrete actions and tangible results in a number of areas, including housing. The agreement is part of the Government of Canada's commitment to providing funding that is responsive to Métis Nation priorities: buying new houses, repairing existing houses and providing rent supplements to families in need.

The Government of Canada signed a Memorandum of Understanding with the Metis Settlements General Council in 2017, committing the parties to renew and strengthen their government-to-government relationship and advance lasting reconciliation with the eight Métis settlements of Alberta. A framework agreement was then signed in 2018, which served as the basis for negotiations of a reconciliation agreement with the eight settlement councils that comprise the Metis Settlements General Council. The agreement included housing support in Métis communities. Building on more than \$2.7 billion to support housing in Indigenous communities since 2016, Budget 2022 provides \$190 million for Métis to address urgent housing needs, including specific funds for Métis institutions and governments in Canada.

The Government of Canada recognizes the impacts of housing and homelessness on every community in Canada, and in particular on Indigenous peoples who experience significantly higher rates of homelessness. On August 12, 2022, the Honourable Ahmed Hussen, Minister of Housing and Diversity and Inclusion announced that the Government of Canada has nearly doubled its investments in *Reaching Home: Canada's Homelessness Strategy*, from over \$2 billion over 9 years to nearly \$4 billion in federal funding since its launch in April 2019. , This supports the goals of the *National Housing Strategy* by providing support to the most vulnerable Canadians in maintaining safe, stable, accessible, and affordable housing and reducing chronic homelessness nationally by 50 per cent by 2027-2028. In the 2020 Speech from the Throne, the Government committed to eliminating chronic homelessness.

When *Reaching Home* was launched in April 2019, funding for distinctions-based approaches to First Nations, Métis and Inuit homelessness was dedicated for the first time in the history of federal homelessness programming, and Indigenous organizations were consulted in developing an appropriate definition of Indigenous homelessness, which is currently being used by the program. *Reaching Home* has since been working with National Indigenous Organizations to co-develop and implement these approaches as well as with self-governing and Modern Treaty First Nations, Inuit and Métis partners to ensure implementation consistent with the provisions and structures of the relevant Modern Treaties or Self-Government Agreements. *Reaching Home* has also funded a coordinator position to bring together the Indigenous organizations operating in the Indigenous Homelessness Stream of the program to support a cohesive dialogue on urban Indigenous homelessness. This dialogue and the codevelopment work will help inform the evolving federal approach to Indigenous homelessness.

Further, the Government of Canada recognizes that housing is a foundational element in supporting healthy families and communities, particularly during the ongoing COVID-19 pandemic. Through continued investment and ongoing partnerships with Canada's territorial governments, the Government of Canada is empowering its territorial partners to ensure that all Northerners (Indigenous and non-Indigenous) have access to sustainable and safe housing and support the health and welfare of Northerners using "made-in-the-North" solutions.

<u>Recommendation 2:</u> That the Government of Canada, recognizing that housing is a critically important social determinant of health, work with Indigenous governments, organizations and communities, as well as provincial, territorial and municipal partners, to immediately develop and implement culturally appropriate measures to mitigate the health, social, educational and economic impacts of the housing crisis on Indigenous People chiefly through the provision of more housing to alleviate the systemic overcrowding conditions; and that particular attention be paid to the impacts on Indigenous women, girls and gender-diverse people so that the necessary wrap-around care is provided.

The Government of Canada recognizes that housing is an important social determinant of health and provides a foundation for improving socio-economic outcomes and well-being for Indigenous communities who continue to experience some of the worst living conditions in Canada. In response, the Government of Canada has announced more than \$2.7 billion since 2016 to support the provision of housing in Indigenous communities. Since 2016 and as of September 30, 2021, ISC and CMHC have jointly supported the construction and repair of homes for First Nation households and communities on reserve. This includes 7,873 new homes, of which 61% or 4,827 are complete, and the repair of 15,421 homes, of which 76% or 11,754 are complete. According to the 2016 Census of Population, dwellings on reserves were more than six times more likely to need major repairs than non-Indigenous dwellings off reserves, and 20.3 per cent of households on reserves were living in overcrowded housing (compared to 1.8 per cent of non-Indigenous households off of reserves).

The Parliamentary Budget Officer estimates that 15 per cent of all Métis households were in overcrowded accommodations or housing that cost more than 30 per cent of before-tax household income or required major repair. In Inuit Nunangat, 51.7 per cent of Inuit were living in overcrowded housing. One of the most obvious linkages to significantly overcrowded and inadequate housing is the prevalence and persistence of tuberculosis in Inuit communities. The rate of tuberculosis faced by Inuit is almost 300 times that of non-Indigenous Canadians. The linkages between the spread of respiratory illnesses and diseases and overcrowded and inadequate housing are well documented. In March 2018, the Minister of Indigenous Services committed to eliminating tuberculosis in Inuit Nunangat by 2030.

The lack of essential community infrastructure negatively impacts all members of Indigenous communities and often results in overcrowding. Higher rates of overcrowding in Indigenous communities are linked to the spread of tuberculosis, respiratory diseases, including COVID-19, and other preventable diseases. Poor living conditions also negatively affect mental health (i.e., increased stress, anxiety, compromised sense of pride and identity, and higher rates of suicide).

Less crowded, better housing in Indigenous communities will improve social well-being, and economic prosperity, regardless of age, gender, culture, language, sexual orientation, education, ability, geographic location, faith, ethnicity, and socio-economic status.

While insufficient community infrastructure affects all members of Indigenous communities, in some areas of community infrastructure, Indigenous seniors, women, people with disabilities, 2SLGBTQQIA+ persons, youth and children are disproportionately affected and are likely to benefit more from additional investments than other members of the community. For example, preliminary research indicates that family reunification is linked to access to adequate housing. Indicating that improved housing conditions are fundamental to safeguarding the integrity of First Nations families and communities and the appropriate care of Indigenous children.

Further, improving the quality and housing continuum in First Nation communities can provide a stable environment where children can access schools, learn and succeed academically, as well as have an educational foundation for various careers in adulthood. First Nations children and youth often have to leave their communities to access education and training, health and social services, and employment. As a result, the availability of culturally appropriate, supportive and transitional housing for students or trainees of all ages, supportive or group care, or transitional shelters is also important.

Elders' needs are another important intersectional consideration in Indigenous housing delivery. Elders typically require adaptations quite different from those required by young families. While the Indigenous population is younger than the rest of the population in Canada, it is also aging. According to population projections, the proportion of the First Nations, Métis and Inuit populations 65 years and older could double by 2036. First Nations are often unable to fund the necessary renovations to accommodate elderly people with mobility issues, and seniors residences and long-term care facilities are sparse. As a result, aging persons may be forced to live without adequately designed mobility structures, move in with family members, which further compounds overcrowding issues, or leave their communities to access adequate facilities that may not be culturally appropriate.

The Government of Canada has supported Indigenous organizations to collect data on these sub-populations to understand the barriers these populations face, identify program and service gaps, and co-develop solutions to address them. For example, ISC, CMHC, and Employment and Social Development Canada supported a joint research project with the Native Women's Association of Canada and, in March 2020, produced a report: *Indigenous Housing: Policy and Engagement - Final Report to Indigenous Services Canada*. The report findings outlined best practices to be applied across the country in support of housing needs for

people living with a disability, Indigenous women and families, youth, and 2SLGBTQQIA+ persons. Key areas identified include: supports along the housing continuum, which refers to a range of housing choices that are available to people; addressing support services for homelessness; and focusing on supports and services for women moving across jurisdictions, such as moving from reserve to an urban center, or for those who are fleeing violence or seeking better income opportunities.

Indigenous women and girls experience violence at twice the rate of non-Indigenous women. Some of the root causes for the prevalence of family violence, include overcrowding and lack of access to appropriate housing. Safe and affordable housing is an important consideration for women and girls leaving violent situations, and the Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls (MMIWG) identifies poverty and insecure housing/homelessness as critical risk factors that disproportionately affect Indigenous women, girls and two-spirit people. It also notes that these services must be available to Indigenous women, girls and 2SLGBTQQIA+ within their communities for their health and safety.

Through ISC and CMHC, the Government of Canada participates in the Congress of Aboriginal Peoples Housing Priority Working group. Indigenous Services Canada also continues to collaborate with the Assembly of First Nations (AFN) on a bilateral basis to discuss updates and progress related to the co-developed *First Nations National Housing and Related Infrastructure Strategy*. The AFN decision-making forums and processes include input from Women's, Youth and 2SLGBTQQIA+ advisory councils.

CMHC has provided programs to on-reserve First Nations communities since the 1970s. For example, it offers programs to help build affordable rental housing, programs for renovation and repair, housing management tools, and building and maintenance training. These supports help build, maintain and care for homes in First Nations communities.

CIRNAC also continues its joint work with Inuit to implement the co-developed *Inuit Nunangat Housing Strategy*, where overall progress is monitored through the Inuit-Crown Partnership Committee. The Strategy implementation working group includes representation from Pauktuutit Inuit Women of Canada, and the President of Pauktuutit is a full member of the Inuit-Crown Partnership Committee.

There are also programs available to all Canadians under the *National Housing Strategy*, including to Indigenous governments, organizations and communities. CMHC is delivering the *National Housing Strategy* – a 10-year, \$72+ billion plan - focusing first and foremost on the most vulnerable people. Across all of the *National Housing Strategy* initiatives, CMHC prioritizes Indigenous housing projects to create new housing and repair existing housing.

The Federal Government invested more than \$512 million over 5 years, starting in 2019-20in Indigenous Homelessness through *Reaching Home: Canada's Homelessness Strategy*. Targeted funding to address and prevent Indigenous homelessness under *Reaching Home* is primarily delivered through the program's Indigenous Homelessness, Distinctions-Based Approaches, and Territorial Homelessness streams. In addition, these investments can support hidden homelessness, which refers to those temporarily residing with others in what is often overcrowded accommodations but without guarantee of continued residency or immediate prospects for accessing permanent housing.

- The Indigenous Homelessness stream provides funding for pan-Indigenous, culturallyappropriate supports and services. Funding under this stream is provided primarily to Indigenous service providers to help them better address the specific needs of Indigenous peoples at risk of or experiencing homelessness off of reserves.
- The Distinctions-Based Approaches stream supports initiatives that are developed with National Indigenous Organizations and their affiliated member organizations to meet the unique needs of First Nations, Métis and Inuit, as well as with Modern Treaty holders whose modern treaties include provisions regarding the design and/or delivery of social services. The Territorial Homelessness stream aims to address and reduce homelessness in the Territories, particularly in the capital cities. Funding under this stream supports initiatives that are tailored to the unique circumstances of the North by providing added flexibility to address homelessness challenges. While not Indigenousspecific, the stream has a significant focus on Indigenous homelessness, given the high proportion of Indigenous People in each of the Territories.

While funding provided under *Reaching Home*'s other funding streams, mainly its Designated Communities stream and its Rural and Remote Homelessness stream, is not specifically targeted to Indigenous peoples, a significant portion of this funding also supports Indigenous people experiencing homelessness, given their overrepresentation in the overall homeless population.

<u>Recommendation 3:</u> That the Government of Canada continue to address the 231 Calls for Justice in the National Inquiry's Final Report, Reclaiming Power and Place, and that particular attention be paid to the 10 calls for improving access to housing for Indigenous women and that housing has impacts on Indigenous women, girls and gender-diverse people, and incorporate the wrap-around care that is required.

The 2019 Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls and 2SLGBTQQIA+ people called on all governments –federal, provincial, territorial, municipal, and Indigenous - the private sector, civil society and all Canadians to work together to address the underlying issues highlighted in the 231 Calls for Justice. Addressing the Calls for Justice, including those related to housing, is a shared responsibility by governments at all levels.

As identified by the Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls, the Government agrees that improving access to housing for Indigenous Peoples, particularly for Indigenous women, girls and 2SLGBTQQIA+ people, is a priority and is taking action on addressing the housing gaps.

On June 3, 2021, Indigenous survivors and families, organizations, partners, Governments and with provinces and territories, with the Government of Canada, launched the 2021 Missing and

Murdered Indigenous Women, Girls, and 2SLGBTQQIA+ People National Action Plan: Ending Violence Against Indigenous Women, Girls, and 2SLGBTQQIA+ People. Housing was identified as one of the common priorities in the National Action Plan.

The\_Federal Pathway to Address Missing and Murdered Indigenous Women, Girls, and 2SLGBTQQIA+ People (*"Federal Pathway"*) is the Government of Canada's contribution to the National Action Plan. It outlines the federal commitments to addressing violence against Indigenous women, girls and 2SLGBTQQIA+ people going forward along the four themes identified in the National Inquiry's Final Report: Culture, Health and Wellness, Human Safety and Security and Justice.

In the Federal Pathway, the Government of Canada commits to addressing the urgent housing needs of vulnerable Canadians, by providing adequate and affordable housing, in particular for women and their children, with investments in the Rapid Housing Initiative, the Federal Community Housing Initiative, the Affordable Housing Innovation Fund and the Canada Housing Benefit. It also commits to enhancing sustainable and accessible transitional (second-stage) housing; increasing the number of shelters to serve Indigenous women, children and families, including on reserve, in the North, and in urban areas; and enhancing shelter services to provide a comprehensive and holistic approach to addressing client needs and challenges.

The first Annual progress report on the Federal Pathway, released on June 3, 2022, highlights that between April 1, 2021, and March 31, 2022:

- The National Housing Strategy aimed to meet the housing needs of women and their children. As part of the <u>Rapid Housing Initiative Round 2</u>, close to \$1.5 billion has been committed to support the creation of over 5,400 new affordable units to help address urgent housing needs of vulnerable Canadians, especially in the context of COVID-19. Of these units, over 2,400 are for Indigenous people.
- The Comprehensive Violence Prevention Strategy launched the Indigenous Shelter and Transitional Housing Initiative to support the construction of a minimum of 38 shelters and 50 transitional homes across Canada.

The Government of Canada will continue to implement the commitments to address housing needs, which are a root cause of violence against Indigenous women, girls and 2SLGBTQQIA+ people.

<u>Recommendation 4:</u> That the Government of Canada work with Indigenous governments, organizations and communities, as well as with its provincial and territorial counterparts, to explore opportunities and solutions to address the rising costs of building materials and higher costs of housing in remote and northern areas, including considerations for shipping materials by sealift.

Canada's remote and Northern communities face unique housing needs due to higher construction costs and infrastructure gaps. In the North, Indigenous communities face shorter construction seasons and the effects of climate change that are increasing as the North has

been warming at roughly three times the global warming rate.

The Government recognizes that prohibitive costs to build, operate and maintain housing in remote and northern communities have resulted in lower homeownership rates, poor housing conditions and greater reliance on government housing subsidies. The federal government is continuing to work with partners across Yukon, the Northwest Territories, and Nunavut to address the issues of housing availability and quality that disproportionately affect Northerners.

Since 2016, the Government of Canada has committed more than \$965 million to address housing needs across the three territories. These investments have helped more than 15,000 households benefit from a place to call home in the North.

Canada's territories and Inuit land claims organizations face challenges in maintaining the existing social housing portfolio as it ages and in constructing new units to meet increasing demands. Aging infrastructure, energy demands, low levels of capacity in the construction and maintenance fields, and the relatively high costs of construction are the main challenges to protecting and modernizing the existing social housing portfolio. Through the dedicated Intergovernmental Housing Steering Committees for Nunavut and the Northwest Territories (there is no Yukon Steering Committee at this time), the Government of Canada is working with Indigenous and territorial governments to address these and other housing-related issues.

The Government of Canada acknowledges that the COVID-19 pandemic has resulted in additional challenges impacting the implementation of infrastructure projects in Indigenous communities resulting in ongoing delays and cost increases due to increased market rates, supply chain issues, increased health and safety protocols, limited local access to a qualified workforce, and limited community access for shipping construction materials. These impacts were repeatedly raised in ongoing dialogue with partners throughout 2020. For this reason, Budget 2021 included \$134.7 million in funding to address the COVID-19-related cost increases to existing First Nations projects on reserve that were under construction in 2020-21. In addition, ISC is committed to continuing dialogue with First Nations on-reserve communities to mitigate the impacts of the pandemic on communities' infrastructure projects.

While ISC provides funding to First Nations for housing needs on reserves, First Nations are responsible for planning and managing their housing portfolio, including procurement. ISC will continue to engage with First Nations to understand their evolving needs arising from the ongoing pandemic, including challenges with shipping and other supply chain issues, to ensure that funding is responsive to those needs. Additionally, rising costs would be considered part of the further implementation of the *Inuit Nunangat Housing Strategy*. Inuit housing investments in Budget 2022 investments factor rising costs and increased need through the seven years of available funding. Implementation of the *Inuit Nunangat Housing Strategy* includes work to update understandings of current needs, assess the impact of current investments and develop a sustainable long-term plan to address housing needs in Inuit Nunangat over the long term. Budget 2022 also announced \$34 million over seven years from to four Métis communities in the Northwest Territories to help respond to urgent housing needs including rising costs.

Under the *National Housing Strategy*, bilateral agreements have been signed with each of the territories, which represent over \$440 million over ten years, to help address their housing needs. CMHC also has a dedicated team who works closely with Indigenous and Northern clients on all programs, particularly the *National Housing Strategy*, to remove barriers, tailor processes and apply program flexibilities to better meet the needs of Indigenous and Northern clients. In addition, CMHC partners with the territorial housing corporations to deliver more projects in the North and continues to explore new innovative solutions to bring more funders to the table.

Other federal departments are also moving to support Indigenous housing in the North. For example, Natural Resources Canada (NRCan) is working to ensure that the energy efficiency aspects of housing building codes are adapted to the Northern context. NRCan is currently conducting research with the Government of Nunavut to evaluate the impact of building codes and ensure future building codes are adapted to the Northern construction practices. NRCan is also working to support the energy efficiency of homes in Yukon and Nunatsiavut, providing policy and modelling support to the Government of Yukon's home energy rebate program and developing a best practices guide for building energy efficient multi-unit residential buildings in Nunatsiavut.

Construction costs will continue to guide expenditure needs through the Infrastructure Working Group of the Collaborative Fiscal Policy Development Process, including in the forthcoming Housing Working Group. The Government of Canada acknowledges the fluctuation of housing construction and repair costs, putting rapid builds at risk. The Government is actively assessing inflationary pressure on housing funding to Indigenous communities and will continue to work with Indigenous partners to find solutions that work for their communities.

<u>Recommendation 5:</u> That the federal government collaborate with Mi'kmaq and Wolastoqey partners to explore the implementation of their inherent right to harvest timber on traditional lands for domestic use as ruled by the Supreme Court of Canada in 2006, assess the role that this right, once implemented, could have in addressing the housing deficits on reserve in Atlantic Canada, and examine funding mechanisms which could be used to support the provision of the infrastructure and skilled training necessary for Mi'kmaq and Wolastoqey communities to successfully participate in the lumber industry.

The Federal Government, in partnership with the Mi'kmaq and Wolastoqey in Atlantic Canada, has established a number of Reconciliation of Indigenous Rights and Self-Determination Tables. Provincial governments participate as a partner to a number of these tables. Within this context, various interests around Section 35 rights are being discussed and implemented, including the right to harvest timber, which falls within provincial jurisdiction. The Federal Government remains committed to advancing reconciliation based on the recognition of rights, respect, co-development, and partnership. As most forest harvesting occurs on provincial Crown land, the Government of Canada is open to cooperation with the Atlantic provinces in negotiating how the right will be implemented.

Government programs, such as the Strategic Partnerships Initiative (SPI), are also supporting Mi'kmaq and Wolastoqey communities. In 2010, the Government of Canada launched the SPI, which serves as a whole-of-government mechanism that works to increase participation in large, complex, multi-year economic opportunities that span a range of sectors in Canada. The SPI provides a way for its 22 federal departments and agencies to coordinate their efforts, reduce administrative burdens and pool resources in support of Indigenous communities. This approach fills gaps in other funding programs that might create a barrier to Indigenous involvement in economic opportunities.

Through the SPI, NRCan has been providing funding to the Confederacy of Mainland Mi'kmaq for several years to build its capacity in the forest sector in Nova Scotia. As part of a historic agreement between the Mi'kmaq of Nova Scotia and the Government of Nova Scotia in March 2019, Natural Resources Canada endorsed the launch of a three-year Mi'kmaq Forestry Initiative Pilot Project that provides 13 Mi'kmaq communities in Nova Scotia with a forest management license for approximately 20,000 hectares of Provincial Crown Land over two parcels in western Nova Scotia and funding of approximately \$600,000 to undertake forest management activities.

This pilot supports the Mi'kmaq in designing and implementing a new strategic approach to forest management that balances economic development and environmental sustainability through sector diversification. Since its inception, the Mi'kmaq Forestry Initiative has been analyzing potential business lines and tie-ins with other sectors, as well as engaging communities, partners, and funders. The SPI has provided significant assistance in helping link together the forestry sector, the non-timber forestry industry, federal departments, and Mi'kmaq communities. Another important line of work for the initiative has been in planning the development of a forestry manual, which will be influenced by Indigenous Knowledge holders, people using the land, and the community. This manual will be used to help develop the Mi'kmaq forestry brand and ensure the Mi'kmaq have a central role in Nova Scotia's forestry industry of the future.

In 2018, NRCan's Indigenous Forestry Initiative co-funded the first Forest Gathering of Wolastoqey nations in New Brunswick to explore their collective opportunities in the forest sector. This supported New Brunswick First Nations to identifying options to secure their rights – including their inherent right to harvest timber on traditional lands – as they later submitted a title claim against the provincial government.

The Indigenous Forestry Initiative is working with several other communities to further support the efforts of several First Nations across Canada in exploring the use of local forest resources for community housing solutions and addressing technical barriers in this context. Projects supported or in development include feasibility studies of a mass-timber housing plant to fabricate housing for local Indigenous communities using cross-laminated timber, developing community standing-tree to standing-home solutions, expansion of a successful community sawmill operation and linking a cluster of small sawmills to a communal kiln and planer, to supply local housing demand for lumber. NRCan continues to work to improve specific Indigenous funding programs, including targeted support for the forest sector. NRCan aims to more effectively support Indigenous participation and leadership – including Mi'kmaq and Wolastoqey partners – in the forest sector and would foster collaboration with Indigenous institutions and communities towards innovative own-sourced housing solutions.

### <u>Recommendation 6:</u> That the Government of Canada identify and remove restrictive land ownership policies on reserves if possible and with the free, prior and informed consent of the First Nations community.

The Government of Canada is committed to supporting First Nation-led processes to transition away from the *Indian Act* and working with communities and institutions to invest in capacitybuilding initiatives that support and advance self-determination. This commitment was reiterated in the 2021 mandate letter to the Minister of Indigenous Services.

First Nation Band Councils may decide to allot possession of parcels of reserve lands under the *Indian Act* to individual band members, known as "locatees." While locatees cannot sell their land to non-members, they can obtain mortgages secured by a Band Council Resolution and a ministerial loan guarantee. Locatees are also able to generate own-source revenues through commercial activities such as leasing, permitting, and natural resource development. However, not all First Nations allot possession of tracts of reserve land to their members under the *Indian Act;* many First Nations opt to divide reserve land amongst community members via traditional or customary arrangements. First Nation members holding land under such arrangements are also able to obtain mortgages secured by a Band Council Resolution and a ministerial loan guarantee.

Since 1966, the Government of Canada, through ISC, has provided security to lenders for loans issued on-reserve through Ministerial Loan Guarantees (MLGs) for individual and community housing projects. Section 89(1) of the *Indian Act* prevents real property on a reserve from being seized by a non-First Nation person. MLGs were first established to address lenders' limited willingness to extend loans to First Nations members for housing on-reserve. Currently, through the MLG program, ISC guarantees over \$1.9 billion in loans to First Nation individuals and communities. CMHC and ISC continue to work closely together to ensure that the MLG program is responsive to the needs and aspirations of First Nations.

The *First Nations Land Management Act* (FNLMA) recognizes First Nations' inherent right to self-government by providing an option to First Nations to opt out of 44 sections of the *Indian Act* relating to the administration of reserve lands. FNLMA enables First Nations to manage and govern their land, environment and resources using a community-approved land code rather than the lands-related provisions of the *Indian Act*. Nonetheless, reserve land administered under FNLMA continues to be vested in the Crown.

The faster, more efficient processes under FNLMA create more favourable conditions for economic development. As a result, First Nations operating under their land code are better placed to take advantage of market opportunities, which allows for the attraction of investment

and the creation of new jobs. In addition to FNLMA, The Government also notes that selfgovernment and modern treaty negotiations have resulted in different methods of land tenure and ownership models.

Modern Treaties continue to provide a pathway through which First Nations can reclaim jurisdiction over the use and management of their lands by completely leaving the *Indian Act*. As well, the conversion of reserve lands into fee simple lands as part of the Modern Treaty process provides greater flexibility and creates economic opportunity for Modern Treaty partners to manage their land base as they see fit.

The Government of Canada recognizes that access to financing for homes is a key component of improved housing outcomes in Indigenous communities and supports economic development. Indigenous partners have communicated their wish for increased home ownership and/or alternative financing options in their communities. The Government is working with Indigenous partners to fulfill this goal as part of the three co-developed and distinctions-based housing strategies with First Nations, Inuit and Métis.

The Government is already working with Indigenous partners to explore new financing options for homes in Indigenous communities. For example, CMHC is leveraging existing mortgage loan insurance products and exploring future opportunities that would better meet community needs and thereby diversify economic opportunities. More specifically, CMHC has expanded the types of security available for housing projects on First Nations lands, thereby increasing options for home ownership on reserves. By accepting four additional alternative types of security for projects on First Nation lands (pledge of land, leasehold interest, business revenue and personal property, and letter of credit), CMHC hopes to be more responsive to the demand for housing and allow for smoother implementation of many CMHC and *National Housing Strategy* funding programs.

<u>Recommendation 7:</u> That the Government of Canada, recognizing that housing cannot be built without developable land and adequate public infrastructure, commit to implementing, in partnership with Indigenous communities and organizations, the recommendations related to infrastructure contained in the committee's report on the barriers to economic development in Indigenous communities

On September 20, 2022, the Government Response to the second report of the House of Commons Standing Committee on Indigenous and Northern Affairs, "Barriers to Economic Development in Indigenous Communities," was tabled in the House of Commons. The response accepts each of the Committee's recommendations, including those related to infrastructure, and reflects the Government's commitment to removing barriers to economic development within Indigenous communities. The report of the Committee laid bare the ongoing impediments and inequities faced by Indigenous communities in achieving economic selfdetermination and the advantages and opportunities it will afford if important issues such as housing progress. It also provides a clear path toward economic growth, a path that the Government of Canada looks forward to walking with First Nations, Inuit and Métis partners. Regarding housing, the Government Response to the Committee's second report acknowledged that the Government is committed to supporting existing institutions and working with Indigenous partners to co-develop options on new institutions where gaps exist, such as the proposed establishment of a First Nations-led infrastructure institution.

Access to safe and adequate housing is critical to improving health and social outcomes and essential to advancing self-determination and reconciliation. In addition, the Government of Canada, through the Capital Facilities and Maintenance Program and First Nations Infrastructure Fund, provides other community infrastructure investments that support sustainable housing for First Nations on reserves, including funding for municipal-like services such as grid connections for electricity; water and wastewater systems; fibre for internet connectivity; roads and bridges to access housing; fire halls and fire equipment to protect people and houses in case of structural fires; and housing specific climate adaptation measures such as structural mitigation to reduce impacts to houses from natural disasters such as floods, wildfires, permafrost thaw, and coastal or river erosion.

Infrastructure investments play a key role in growing strong, sustainable community economies that suit the needs of residents. In partnership with First Nations and provincial, territorial and municipal partners, the Government of Canada is working to provide continued access to other community infrastructure on reserves. For example, the Government of Canada is investing \$5.10 billion until 2027–2028, including energy systems, connectivity, fire protection, roads and bridges, structural mitigation against natural disasters, culture and recreation, band administrative buildings, and planning and skills development, and solid waste management that will contribute to improve the overall wellbeing and support sustainable housing investments for First Nations on reserves. Through the Indigenous Community Infrastructure Fund, ISC allocates funding to recipients based on an assessment of needs for shovel-ready projects determined by Indigenous partners and communities and assessed by regions based on national needs.

Additionally, the Government acknowledged its Response to the Committee's second report that housing and infrastructure play an important role in enhancing the socio-economic positions of Canada's northern Regions. Through Budget 2021, historic investments were committed for the North to support the territories' urgent housing needs. These investments work in conjunction with the distinctions-based funding provided across the North to Inuit, Modern Treaty and Self-Government partners and First Nations on-reserve to ensure that no Northern or Indigenous community is left behind as the Government of Canada works to close the housing and infrastructure gaps.

The Government is committed to achieving reconciliation with Indigenous Peoples through a renewed, nation-to-nation, government-to-government, Inuit-Crown relationship based on the recognition of rights, respect, cooperation, and partnership. A key aspect of that journey is enabling economic development activity and eliminating barriers and socio-economic gaps between Indigenous and non-Indigenous Peoples. Key to this commitment will be Government action that supports Indigenous housing solutions.

Budget 2021 and 2022 funding to the territorial governments does allow for the funds to be allocated for infrastructure. CIRNAC is allocating funding on a 40-40-20 basis, with \$60 million allocated to the Government of the Northwest Territories, \$60 million allocated to the Government of Nunavut and \$30 million allocated to the Yukon Government. Of this funding, a minimum of 60 percent must be used for housing, and the remaining amount on housing related infrastructure. Territorial governments have indicated that the majority of their housing activities will be in support of social housing.

The funding being provided by Northern Affairs is not application driven. It is flexible, and it has the ability to support infrastructure investments in relation to housing such as lot development, roads, water systems, grid connectivity etc.

ISC and CIRNAC will be working further with First Nation and northern Métis communities, Inuit and Métis Nation communities and Indigenous Self-Government and Modern Treaty partners to collaboratively develop infrastructure action plans specific to partner's needs and circumstances.

While Canada is working with a number of Métis Settlements to provide housing-related funding and improve housing outcomes, several Métis communities do not have a land base, meaning the additional costs of purchasing land and providing infrastructure create a more costly requirement for providing appropriate housing than in a situation where the Indigenous community has a land base. As a result, the *Métis Nation Housing Strategy* was co-developed to be mindful of this reality, and the purchase of a real estate for the purpose of housing construction is eligible under the terms and conditions of the initiative, as described in the Federal Interlocutor's Contribution Program.

CIRNAC works to fund supportive infrastructure through Self-Government Fiscal Agreements and Budget initiatives like the Indigenous Community Infrastructure Fund and the Budget 2022 Indigenous housing initiative. The Government of Canada also recognizes that housing cannot be built without the necessary infrastructure to support the housing unit. That is why, through CIRNAC, the Government has provided funding for supportive infrastructure (such as residential lot development, which connects lots to existing water, wastewater, and electrical lines) to support housing construction in Self-Governing First Nation communities.

<u>Recommendation 8:</u> That the Government of Canada, in providing funding for housing, take into consideration the rapid growth of First Nations, Inuit and Métis populations, and the increasing population on First Nations reserves resulting from changes to the registration provisions of the Indian Act.

The Government of Canada is committed to preserving and increasing access to housing for Indigenous Peoples no matter where they live, including in urban, rural and northern areas. For decades, CMHC delivered social housing programs, which included targeted programs with financial support to build and operate Indigenous housing in urban and rural areas. Many of those projects still have operating agreements or are eligible for continued support under the *National Housing Strategy* program. Through ISC, the Government is providing targeted funding of \$2.4 billion over five years (2022-2023 to 2027-2028) to support First Nations communities in addressing their housing needs based on an analysis of both population growth and trends in registration. This funding is in addition to about \$149.5 million already provided by the department every year to First Nations to support a range of housing needs. Population projections are sourced from Statistics Canada, which uses Census Data and Registered Indian Status to develop scenarios for future years and population growth among First Nations and Registered Indians. In addition, supporting infographics are available for total Indigenous populations, First Nations People, Registered or Treaty Indians under the *Indian Act*, Inuit, and Métis.

For Inuit community growth considerations, Budget 2022 housing investments factor rising costs and increased need through the seven years of available funding. Therefore, implementation of the *Inuit Nunangat Housing Strategy* also includes work to update understandings of current needs, assess the impact of current investments, which would factor in population growth and develop a sustainable long-term plan to address housing needs in Inuit Nunangat over the long term.

The population is a consideration for expenditure needs work through the Collaborative Fiscal Policy Development Process and is a factor for annual adjustments in self-government fiscal agreements. Additionally, distinctions-based housing funding delivery ensures that such decisions are in the hands of those who know their communities' needs best.

The flexibility of the funding provided Northern enables territorial partners to advance their most pressing housing and infrastructure projects immediately and plan projects over a multi-year. Furthermore, a flexible funding model allows for leverage support to pursue larger-scale housing projects that could be funded through other federal housing and infrastructure programs, to address housing needs on a more sustainable basis.

<u>Recommendation 9:</u> That the Government of Canada work to close the gap by providing additional and appropriate funding and support to First Nations, Inuit and Métis communities and organizations to recruit, retain and train Indigenous staff working on housing, including training to increase the capacity of communities to build and maintain their own housing.

The Government of Canada recognizes that it will take more than bricks-and-mortar investments to close housing gaps in Indigenous communities. According to the 2021 Census, over one in six Indigenous people (17.1%) lived in crowded housing, double the non-Indigenous population. Further, 16.4% of Indigenous people lived in a dwelling that was in need of major repairs. Investments in Indigenous communities' capacity will also be critical to close gaps and facilitate the transfer of care and control of housing services.

To help build internal capacity in Indigenous communities, CMHC operates the Housing Internship for Indigenous Youth program, which provides financial assistance – a wage subsidy – to organizations and businesses in the housing sector to hire Indigenous youth for internship positions. This initiative targeting young Indigenous youth (15-30) helps communities increase and maintain capacity in the housing sector and helps the next generation of Indigenous youth gain work experience and pursue long-term employment.

Canada is further supporting Indigenous community capacity through its transition to net-zero by 2050 plans, including large-scale home retrofits and ensuring the required workforce is emerging in parallel. For example, Canada's Greener Homes Grant Initiative directly supports capacity-building and the recruitment, training and mentorship of new Indigenous energy advisors who will conduct energy audits to ensure homeowners can be well informed, optimize their energy efficiency and reduce emissions with home retrofits. In addition, an investment of \$4 million across five projects that Indigenous governments and organizations are leading will help to recruit new Indigenous energy advisors across Canada. This capacity-building will help meet the demand for home evaluations for all Canadians and increase access to evaluations by Indigenous Peoples and northern, rural and remote Indigenous communities.

ISC's on-reserve housing program offers flexible terms and conditions that support First Nations in addressing a variety of housing needs, including planning and managing their housing portfolio. Since 2016, through time-limited funding announced in various Budgets (2016, 2018, 2021), ISC has provided additional support for capacity-building in First Nations and First Nations organizations. For example, Indigenous Services has supported the First Nations Housing Professionals Association, which offers training, resources and certification services to First Nations housing professionals.

Through CIRNAC, the Government of Canada considers capacity costs in the development of expenditure need approaches under the Collaborative Fiscal Policy Development Process for infrastructure and housing program delivery. Distinctions-based investments can be targeted to capacity needs and complement labour market investments available to Inuit partners. Action to advance this recommendation also helps to improve employment outcomes for Indigenous Peoples. For First Nations, Inuit, and Métis, there needs to be contextualized programming that recognizes that more than 80 per cent of Indigenous Peoples are based in off-reserve communities.

The Government of Canada is ensuring that federal capacity funding is also available to territorial partners. All territorial and northern Indigenous governments, including those across Inuit Nunangat, recognize the need to develop a local labour force and are making the requisite investments in skills development and training where possible, including as supported through the flexibility afforded by targeted federal investments. These investments can be utilized for capacity to deliver housing projects and be stacked with other program funding to ensure maximum effectiveness. A strengthened local workforce will enable the territorial and Indigenous governments to build and maintain housing more efficiently, thereby reducing costs. Increased local employment would also benefit the economy and contribute to self-reliance, particularly in remote communities in Nunavut, where there is a heavy reliance on fly-in and fly-out labour. CIRNAC's housing funding in the North intentionally includes the flexibility to support this capacity building and maintenance among Indigenous and territorial governments. For example, Métis partners are operating housing programs that serve the needs of their members, supported by flexible funding that can be used to prioritize community

capacity as a part of housing service delivery.

Métis do not reside in one location, and solutions need to consider the context of those citizens living in urban, suburban, rural and remote locations while being culturally informed. Métis will be best placed to develop their solutions. The Government of Canada is committed to working with Indigenous governments, including Métis, to develop funding proposals to implement such programs as they align with community priorities.

<u>Recommendation 10:</u> Acknowledging that the Government of Canada has been depriving Inuit, First Nations and Métis of the right to housing, by chronically underfunding Indigenous housing for generations, that the Government of Canada take immediate steps to ensure fuller and more comprehensive funding to address the housing crisis, by increasing funding for new housing and increasing funding for renovations and retrofits to address the extremely poor condition of existing housing.

The Government of Canada is working with First Nation, Inuit and Métis Nation partners to implement distinctions-based housing strategies that will support their vision of self-determination and lead to better social and economic outcomes for their communities. ISC and CIRNAC continue to lead this work, and CMHC remains an active partner. These distinctions-based strategies include the *First Nations National Housing and Related Infrastructure Strategy*, which supports new construction and housing units in First Nations communities, and the *Inuit Nunangat Housing Strategy*, which includes flexibility for capacity development, operations and maintenance, new construction and repairs of housing units in Nunavik, Nunatsiavut, Inuvialuit, and Nunavut regions; and the *Métis Nation Housing Sub-Accord*.

In addition to the implementation of these distinctions-based Indigenous housing strategies, through dedicated programs, CMHC works with First Nation communities to deliver new and repair existing housing units and support skills and capacity development on reserve, committing more than \$173 million each year. These include:

- The On-Reserve Non-Profit Housing Program also called the "Section 95 program" in reference to the *National Housing Act*, provides subsidies and loans for the construction of new community housing on reserve.
- Renovation programs, including emergency and major repairs, adaptations for seniors and persons with disabilities, and shelters, improve the health and safety of on-reserve housing.
- Proposal Development Funding provides interest-free loans to help offset predevelopment expenses for communities to build or buy housing through the Section 95 program.

Additionally, Indigenous governments, organizations and communities can benefit from programs under the *National Housing Strategy*. Across all initiatives within the 10-year, 72+ billion dollar *National Housing Strategy*, CMHC prioritizes Indigenous housing projects to create new housing and repair existing housing.

Through NRCan, the Government launched the Canada Greener Homes Grant initiative in May 2021, which includes support for Indigenous governments, organizations, or their partners to carry out community-scale home energy efficiency retrofit projects to help make homes safer, healthier, and more climate-resilient. A 10 per cent carve-out of participation in the program (up to 70,000 out of a total of 700,000 homeowners) is being set aside for Indigenous participation. The initiative also includes capacity-building support for recruiting, training and mentorship new Indigenous energy advisors.

Indigenous partners have commissioned several reports on current housing gaps and future housing needs their communities face. In August 2021, the AFN shared its "cost analysis of current housing gaps and future housing needs in First Nation communities." In the fall of 2021, Inuit Tapiriit Kanatami identified that additional funding is required for the construction of housing units as well as the maintenance and repair of existing housing in Inuit Nunangat. The Government of Canada is committed to continue to seek the view of Indigenous communities to ensure fuller and more comprehensive funding to address the housing crisis.Indigenous communities can use this funding for a variety of housing projects, including the construction of new homes, renovations and retrofits, lot servicing and subdivision development. While housing needs have been clearly identified and enumerated by Indigenous partners, the Government of Canada recognizes that ancillary investments will be required to support safe and healthy homes; investments in roads, broadband, electrification systems, water and wastewater systems and many other infrastructure assets may also be required.

ISC and CIRNAC are currently working with First Nations, Inuit and Métis communities to identify their comprehensive infrastructure needs, including with respect to housing. Comprehensive infrastructure plans are expected to reflect the infrastructure and capacity investments required to close housing and infrastructure gaps by 2030 and ongoing operations and maintenance requirements.

Until recent years, Métis have faced active dispossession of their lands and destruction of their homes. The Government of Canada acknowledged this reality following the announcement of Budget 2018 funding for the *Métis Nation Housing Sub-Accord*. In addition, the Government of Canada re-acknowledged this history and took additional steps to address it during the announcement of Budget 2021 Indigenous Community Infrastructure Fund for Métis, recognizing the first distinctions-based investment for Métis infrastructure.

Budget 2021 and 2022 provide one-time capital contributions to Self-Government and Modern Treaty partners that can be used for housing retrofits and new construction. In addition, self-Government and Modern Treaty partners have the flexibility to direct one-time capital contributions from Canada to areas where needs are greatest in their communities.

<u>Recommendation 11:</u> That the Government of Canada recognize the Métis Settlements as distinct entities with unique needs with regards to infrastructure and housing, and that the Government's engagement with the Métis Settlements reflects this recognition.

The Government of Canada recognizes the unique needs of the Métis Settlements that result from their location on provincially-governed land subject to provincial legislation, and the absence of a tax base or other economic opportunities to generate own-source revenues. CIRNAC is working with the Government of Alberta and the Metis Settlements General Council to seek practical approaches that consider each government's respective jurisdiction, while acknowledging the urgency of infrastructure and housing needs. Through Budget 2021, Canada committed \$40 million over four years to address infrastructure needs and a further \$29 million over seven years through Budget 2022 to support housing needs for the Métis Settlements' members.

# <u>Recommendation 12:</u> That the Government of Canada work with Métis governments not included in the current distinctions-based model, including the Métis Settlements in Alberta and the Northwest Territory Métis Nation, to provide long-term, stable, flexible, and predictable funding for Métis housing.

The Government of Canada has been working with Métis partners to better respond to their housing needs. As a result, both the Métis Settlements of Alberta and Métis in the Northwest Territories are eligible for the Budget 2021 Indigenous Community Infrastructure Fund and the Budget 2022 investments in Indigenous housing. This investment is a positive step towards closing the housing gap for Métis in the Northwest Territories and Alberta.

Most Indigenous communities in the Northwest Territories have historically not had access to infrastructure or housing funding from the Government of Canada. As a result, these communities have not been eligible for, or able to access, the distinctions-based programs in the past based on criteria requiring First Nations communities to be on reserves and Métis to be affiliated with the Métis National Council. The funding provided through Budget 2021 and Budget 2022 for First Nations and Métis communities in the Northwest Territories will be used to respond to their critical housing and infrastructure needs according to their priorities. Budget 2021 provided \$18 million, while Budget 2022 provided \$34 million for Métis communities in the Northwest Territories over seven years. These investments are in addition to \$29 million over seven years towards housing priorities for Métis settlements of Alberta. These investments are part of \$190 million from Budget 2022 for Métis to address urgent housing needs, including specific funds for Métis institutions and governments in Canada.

### <u>Recommendation 13:</u> That the Government of Canada, continue to work with Indigenous partners to co-develop an urban, rural, and northern housing strategy that is funded and administered by Indigenous People, for Indigenous People and organizations.

Improving Indigenous housing is a priority for the Government of Canada as it is an important step toward reconciliation and community well-being. As a first step towards a larger strategy, Budget 2022 invests \$300 million over five years, starting in 2022-23, through CMHC to co-develop and launch an Urban, Rural and Northern Indigenous Housing Strategy with Indigenous partners.

An engagement with Indigenous partners for an Urban, Rural and Northern Indigenous Housing Strategy will begin in the fall of 2022 and will roll out in two phases. Phase 1 is to address immediate needs, and Phase 2 is to meaningfully co-develop a long-term strategy.

Phase 1 investment to address immediate housing needs will request submissions via a publicfacing webpage from housing and service providers catering to Indigenous Peoples, Indigenous service clients, Indigenous Governments and organizations, provinces and territories, municipalities, advocacy organizations, and Indigenous individuals living in urban, rural and northern areas.

Phase 2 will consist of a series of engagements with external partners with an emphasis on:

- 1. National Indigenous Organizations and Modern Treaty/Self-governing Indigenous Governments will be invited to plan engagement sessions with their members. CMHC will support these engagements in collaboration with ISC and CIRNAC.
- 2. A Coalition of Indigenous housing and service providers will plan and lead national session and regional roundtable sessions with Indigenous Peoples living in urban, rural, and northern areas. CMHC will provide secretariat support to the Coalition.

While the *National Housing Strategy* prioritizes Indigenous and northern housing projects, significant gaps still exist in addressing the housing needs of urban, rural and northern Indigenous peoples.

## <u>Recommendation 14:</u> That the Government of Canada work with provincial and territorial governments and Indigenous governments, communities and organizations to review and improve funding mechanisms to provide long-term, stable, flexible and predictable funding for Indigenous housing.

The Government is working closely with Indigenous governments and institutions, provinces and territories, and local governments on innovative, community-led solutions to address housing supply now and in the years to come. Through ISC, the Government of Canada continues to expand the reach and results of existing funding mechanisms in on-reserve housing by supporting partnerships, coordination and developing regional housing strategies among Indigenous communities, organizations, provincial and territorial governments and other partners. In BC, for example, ISC and BC Housing are providing support for housing with Ktunaxa Nation, Shuswap Indian Band, Columbia Basin Trust, and Scw'exmx Tribal Council to the Nicola Valley and Kootenay area communities. In addition, a Project Manager, funded through ISC, will serve as a mentor, help increase the communities' capacity to plan and manage existing assets, including housing, and access training through BC Housing's Asset Management resources. In Ontario, ISC supported Pikangikum First Nation's Bail, Bed and Transition Home and the Community Safe House-Hotel, as part of a Community Safe Village vision, along with the Ontario Ministry of the Attorney General, Ontario Provincial Police and Nishnawbe Aski Nation, and other partners. For community housing under the responsibility of the provincial and territorial governments, the Canada Community Housing Initiative is providing predictable, long-term funding to provinces and territories through \$4.3 billion in federal funding. This funding is being cost-matched by provinces and territories to protect, regenerate and expand community housing through ongoing support to housing providers that deliver subsidized housing to low-income Canadians, including for housing under the legacy Urban Native Housing program. Indigenous Peoples and Northerners will also benefit from an additional \$300 million delivered by the territories to support new construction and repairs to existing affordable housing in Northern communities.

Canada will continue to discuss housing funding mechanisms with Indigenous and territorial governments through the recently established housing steering committees and the Arctic and Northern Policy Framework.

Additionally, current funding is delivered to Inuit land claims organizations for housing and infrastructure through Budgets 2018, 2021 (Indigenous Community Infrastructure Fund) and 2022 through flexible grant funding arrangements. This includes multi-year agreements where possible and through self-government fiscal financing agreements (in the case of the Nunatsiavut Government). The *Inuit Nunangat Housing Strategy* commits CIRNAC to develop flexibility for housing funding delivery to provide additional certainty to Inuit partners.

Long-term, stable, flexible and predictable funding is key to improving access to housing in Indigenous communities. This remains a top priority for the Government of Canada as it continues its ongoing commitment to responding to housing needs as determined by Indigenous partners for their communities.

### <u>Recommendation 15:</u> That the Government of Canada undertake a review of all programs and funding provided for Indigenous housing to identify areas where funding could be delivered directly to Indigenous governments, organizations and communities, and report back to the committee by February 2023.

The Government of Canada is working with First Nation, Inuit and Métis Nation partners to implement distinct housing strategies that will support their vision of self-determination and lead to better social and economic outcomes for their communities. Canada is focused on ensuring Indigenous organization partners in Infrastructure Transfer Initiatives can exercise full control in the design, delivery and management of services. Since 2017, ISC has been supporting First Nations partners to develop and deliver infrastructure solutions from the ground up to advance our shared goal of transferring the responsibility of departmental housing and community infrastructure programs to First Nations organizations. ISC is also supporting these partners to ensure that First Nations-designed service delivery models suit their needs while recognizing and implementing the inherent right to self-determination. Since 2017, the Government of Canada has provided \$108.9 million over nine years to support engagements and institution building related to transferring housing and infrastructure services.

Organizations eligible for funding to become partners in Infrastructure Transfer initiatives must have a mandate from regional leadership or First Nations communities, as this will ensure possible economy of scale for the organization and confirm interest levels. Partners also need an initial scope of infrastructure service delivery, which will serve as the starting point for engagement with communities, technical experts and leaders. The scope will be refined throughout the engagement process. In addition to dedicated joint work through the implementation of the *Inuit Nunangat Housing Strategy*, the Inuit Nunangat Policy, endorsed by Inuit leadership and the Prime Minister in April 2022, commits Canada to work directly with Inuit to improve any federal policy and program that impacts Inuit including how those programs are delivered. In the interest of achieving better results, direct funding approaches already in place for the delivery of Inuit housing and infrastructure investments will be explored. Self-directed housing programming is the foundation of the Government of Canada's Inuit housing investments. The Government, through CIRNAC, will continue working with Inuit partners to advance this work.

The Government is also moving to advance Métis-led housing solutions in their communities. Budgets 2021 and 2022 provide funding directly to the territorial governments as well as First Nations and Métis communities situated in the Northwest Territories for housing and infrastructure projects. This funding is being provided to recipients via grants and contributions. Further, CIRNAC supports Métis-led programming to address Métis housing needs through funding agreements with Métis representative organizations.

CIRNAC already provides funding directly to Self-Government and Modern Treaty partners to administer housing. Self-Government and Modern Treaty partners receive the majority of their funding through amendments to their fiscal grants. These grants are designed to maximize Indigenous government autonomy to make spending decisions that align with the interests and needs of their communities. Where new funding is made available for housing, this is amended into existing fiscal grants with Self-Government and Modern Treaty partners so that Indigenous governments are able to directly administer housing solutions for their members.

Under *Reaching Home: Canada's Homelessness Strategy*, the federal government provides direct funding to urban, northern, rural and remote communities where there is a significant presence of Indigenous peoples experiencing homelessness to help them address their local needs and priorities.

Funding under the Indigenous Homelessness stream is provided primarily to Indigenous organizations from across Canada for pan-Indigenous, culturally appropriate supports and services. Funding under the Distinctions-Based Approaches stream supports the co-development of initiatives with First Nations, Métis, and Inuit National Indigenous Organizations and their affiliated member organizations, as well as Modern Treaty Holders whose modern treaties include provisions to design and/or deliver social services.

By working closely with Indigenous partners, these investments will not only help close the social and economic gaps but will also advance recognition and respect for Indigenous people's right to self-determination in matters that affect them, such as housing. The Government will

also continue to meet its reporting obligations to Parliament, and report back to the committee by February 2023.

<u>Recommendation 16:</u> That the Government of Canada consider ways to deliver a greater proportion of funding for housing on reserve directly to First Nations communities in the Northwest Territories and work with territorial partners to ensure that First Nations on-reserve have access to federal housing funding.

The Government of Canada acknowledges that devolution and jurisdictional questions have created challenges for Indigenous peoples in the territories.

Through Budget 2022, dedicated funding has been identified for First Nations on reserves in the Northwest Territories to address housing needs, to be administered in partnership with ISC and CIRNAC. This investment has been communicated to implicated First Nations, who are currently developing plans to decide how to best direct this funding.

Canada will continue to work with territorial partners to ensure that First Nations on reserve have access to federal housing funding, including through the existing Nunavut and Northwest Territories Housing Working Groups, led by CIRNAC.

<u>Recommendation 17:</u> That the Government of Canada work with Indigenous governments, communities and organizations to address barriers, requirements and application processes for all housing programs where Indigenous organizations, communities and governments are eligible to apply to ensure these programs meet the needs of Indigenous Peoples and communities and report back to the committee by February 2023, including ensuring equitable access to the National Housing Strategy.

The Government of Canada continues to work with Indigenous communities and organizations to address barriers, requirements and application processes for all housing programs to ensure that programs meet the needs of Indigenous Peoples and communities. Specifically, the funding parameters or requirements documents for ISC's Capacity and Innovation Fund, as well as the Construction and Renovations Streams, assist applicants in advancing the modernization of on-reserve housing and the priorities of the *First Nations National Housing and Related Infrastructure Strategy*. Key priorities outlined in the strategy, which address the long-term transition of care, control, and management of Indigenous housing to Indigenous governments and organizations, include Governance and Delivery, Funding and Finance, Skills and Capacity, and Information Sessions.

In addition, ISC's on-reserve housing program assists in providing long-term and predictable investments in national and innovative initiatives, including other focus areas such as: advancing community management of housing and enabling the transfer of care and control; promoting access to new or enhanced financial instruments to support project implementation and leverage investment opportunities; as well as increasing investments to support marginalized groups and ultimately closing the socio-economic gap on-reserve, with coordination and integration of programs with federal, provincial, and territorial partners.

These parameters are updated regularly with recommendations sought by ISC employees nationally who work directly with and provide allocations for First Nations. Improvements in recent iterations of funding parameters include revising eligibility to: explicitly outline housing which benefits the reunification of families to address First Nation children in care; energy efficiency and climate adaptations; and updating the Maximum Unit Pricing, which is the estimated construction costs with variances per province and territory including adjustments for inflation, as determined by CMHC each fiscal year. It should also be noted that ISC will engage key partners in 2022 to advance the creation of a parameter document for subdivisions.

Regular access to housing management advice is a common on-reserve barrier, as First Nations may not always be aware of the programs they are eligible for. To address this gap and aid First Nations' capacity, ISC has provided funding for housing secretariats and management programs to Indigenous applicants. It is working towards funding permanent First Nations Housing Managers.

The Government of Canada continues to work with Indigenous partners and northern housing providers to increase access to affordable housing for Indigenous Peoples, including those in urban, rural and northern areas. There are also programs available to all Canadians under the *National Housing Strategy*, including to Indigenous governments, organizations and communities. Across all the *National Housing Strategy* initiatives, CMHC prioritizes Indigenous housing projects to create new housing and repair existing housing. CMHC Housing Specialists across the country are committed to building strong relationships and working with Indigenous partners, communities, and organizations to help them access the *National Housing Strategy* and other CMHC programs.

The flexibility of the Northern Affairs' funding mechanism within CIRNAC enables territorial partners to advance their most pressing housing and infrastructure projects immediately and with the ability to plan projects over a multi-year period with more certainty than with application-based, non-guaranteed federal housing program funding. Funding provided by Northern affairs is not application driven. Under the *Inuit Nunangat Housing Strategy*, distinctions-based housing investments are not application based; Inuit leadership is determining regional allocations of recently announced funding. Inuit are delivering housing, and related programming through distinctions-based investments delivered by CIRNAC based on Inuit-determined needs with flexibility to tailor delivery as needed. Government departments are working internally to facilitate better access to federal housing programming.

For Métis, an approach other than co-development will fail to appropriately take into consideration their unique needs and the commitment to a Nation-to-Nation approach.

Infrastructure Canada, through the *Reaching Home* program, is committed to strengthening its relationship with Indigenous partners and facilitating discussions to ensure the program is meeting the needs of Indigenous peoples and communities. Representatives of Infrastructure Canada regularly work with Indigenous funding recipients across all streams to reduce barriers to accessing funding and adjust processes to ensure that Indigenous peoples have equitable

access to homelessness funding.

NRCan is also working with Indigenous communities to reduce barriers to accessing funding and requirements within the application processes under the Canada Greener Homes Grant initiative for Indigenous Peoples. This includes a 10 per cent carve-out of the grant funding specifically for Indigenous participation; a flexible recipient eligibility approach; a dedicated team to support Indigenous engagement; access to community-scale and/or co-delivery funding through one easy fillable application; templates to transfer learning; and the design of flexible financial agreements that meet the needs of these communities.

The Government of Canada is committed to removing barriers within existing funding programs and working with Indigenous partners to make access to housing support more readily available and will report back to the committee by the requested deadline on its progress. Government departments are already demonstrating leadership in this area and will continue to improve existing programs based on Indigenous organizations, communities and governments' housing needs. <u>Recommendation 18:</u> That, in order to achieve the objective of closing the infrastructure gap in First Nations, Inuit and Métis communities by 2030, as outlined in the mandate letter of the Minister of Indigenous Services, the federal government revise its housing investment strategy, since the target will not be met if the current pace is maintained; and that, by February 2023, the federal government provide a detailed plan outlining projected investments from 2022 to 2030 to address these gaps.

The Government of Canada remains committed to collaborating with First Nations, Inuit and Métis communities to continue making immediate and long-term investments to support ongoing work to close the infrastructure gap by 2030, with a particular focus on expediting investments in Indigenous housing. This is articulated in ministerial mandate letters and consists of the Government's work to advance the progressive realization of the right to adequate housing and fully implement the United Nations Declaration on the Rights of Indigenous Peoples.

Through the 2020 Fall Economic Statement, the Government of Canada committed \$25.9 million in 2020-21 to accelerate the government's 10-year commitment to close the infrastructure gap in Indigenous communities by supporting the co-development of infrastructure plans with Indigenous partners, which will help pave the way to address critical needs in First Nations, Inuit and Métis Nation communities. This is part of the \$2.7 billion that the Government has invested in building, renovating or retrofitting homes in Indigenous communities since 2016. In addition to this, Budget 2022 provides a further \$4 billion over seven years, starting in 2022-23, to accelerate the work to close the Indigenous housing gap, including amounts for on-reserve housing (\$2.4 billion); First Nations Self-Governing and Modern Treaty Holders communities housing (\$565 million); Inuit housing (\$845 million); and Métis housing (\$190 million).

The Government of Canada is currently working with the AFN, Inuit Tapiriit Kanatami, and the Métis National Council, along with Self-governing and Modern Treaty Nations and other national Indigenous partners, to refine the Government's housing investment plans and aims to

report on progress by February 2023. By working closely with Indigenous partners, these investments will make significant strides to support self-determination and healthy, safe, and prosperous Indigenous communities.

<u>Recommendation 19:</u> That the Government of Canada work with Indigenous organizations and communities, as well as relevant provincial and territorial partners, to explore ways to support homeownership tailored to the needs of Indigenous communities.

And

<u>Recommendation 20:</u> That the Government of Canada hold consultations on market housing and private property ownership on reserves; and that it engage stakeholders who have implemented self-governance and private property systems on their lands, such as the James Bay Cree and the Nisga'a Lisims Government.

Through CMHC, CIRNAC and ISC, the Government of Canada is working with Indigenous partners to explore new financing options for homes in Indigenous communities, which will support homeownership.

To support access to financing and homeownership, CMHC is leveraging its existing mortgage loan insurance products and exploring future opportunities to better meet community needs and diversify economic opportunities. Specifically, CMHC has expanded the types of loan security available for housing projects on First Nations lands, thereby increasing options for home ownership on reserves. By accepting four additional types of security for projects on First Nation lands, CMHC aims to be more responsive to the demand for housing and allow for smoother implementation of many CMHC and National Housing Strategy funding programs.

Further, CMHC is working with Indigenous partners to explore how current on-reserve housing programming, such as the First Nations Market Housing Fund (FNMHF), among others, can be reformed to achieve improved and sustained outcomes and enable a transition to First Nations' care, control, and management of housing. The Fund supports the expansion of market-based housing in First Nations communities. The standalone Fund has grown from \$300 million to over \$370 million since its launch in March 2008 and has guaranteed 501 housing units as of December 31, 2021.. The Board of Trustees of the Fund are leading the development of a strategy to pursue transformational reforms to make the Fund more autonomous and more responsive to First Nations' housing needs.

The Government of Canada, has advanced private property ownership on reserves through Ministerial Loan Guarantees (MLGs) since 1966. ISC provides Ministerial Loan Guarantees to Indigenous borrowers as to help secure a loan. CMHC provides about 80 per cent of these loans and 20 per cent are provided by other lending institutions. While, the authority to issue Ministerial Loan Guarantees for housing on reserves is currently delegated by the Minister of ISC. The Government of Canada has also committed to supporting the transfer of responsibilities, including with respect to housing, to First Nations and First Nations organizations. In support of this objective, ISC and CMHC are engaging with lending partners and continue to explore opportunities for collaboration for financing options across the housing continuum. For example, CMHC and ISC has supported developing and scaling up an Aboriginal Savings Corporation of Canada (ABSCAN) model, which works with First Nations communities and individuals to address housing needs on-reserve. As part of an iterative process to closing critical infrastructure gaps by 2030, ISC will leverage Budget 2022 funding to support the National Aboriginal Capital Corporations Association (NACCA) and ABSCAN to establish a national network of Indigenous Financial Intermediaries based on this successful model. Intermediaries will be advancing market housing and homeownership on-reserve by supporting First Nations to overhaul community housing systems, expectations, policies, and land, infrastructure and ownership title regimes, as well as to access affordable housing financing and, eventually underwrite policies through a national-scale guarantee instrument. This approach will build on the extensive experience and knowledge of NACCA and its network of Indigenous Financial Institutions to stimulate the development of locally owned and controlled housing financing mechanisms tailored to the needs of First Nations on reserve.

Modern Treaties provide the legal space for Indigenous Governments to support home ownership in their communities. Both the Cree Nation Government and the Nisga'a Lisims Government have modern treaties that facilitate private home ownership. They no longer have reserve lands under the *Indian Act* and can pass laws in their communities that allow for private home ownership. However, modern Treaties remain the primary mechanism through which private property is established in former reserve communities.

Indigenous partners have communicated their desire for increased home ownership and/or alternative financing options in their communities. The Government of Canada is working with Indigenous partners to fulfill this goal as part of the three co-developed and distinctions-based housing strategies.

Inuit land claims organizations have engaged with provincial and territorial partners to different degrees in managing some housing units in Inuit Nunangat and delivering related programming. Distinction-based investments have encouraged Inuit-led partnerships at the provincial and territorial level, resulting in more effective housing delivery.

Funding provided to the Territorial governments is in response to their social housing needs. However, some Métis organizations in the Northwest Territories have indicated they will conduct housing needs assessments among their membership as a key component of their overall delivery plans corresponding to the infrastructure investments from Budget 2021. Based on engagement with Métis in the Northwest Territories to date, CIRNAC expects Métis priorities to include: homeownership programs, addressing overcrowding, homes for elders, shelters addressing homelessness or multi-purpose community buildings that support the whole community. Indigenous partners continue to communicate that they are interested in increasing affordable housing options through distinctions-based approaches. Modern treaties provide an avenue for Indigenous governments to support home ownership in their communities. Several Modern Treaty partners have passed legislation allowing private home ownership in their communities. In these communities, Indigenous governments often provide a variety of homeowner and home-building grants to leverage the fiscal capacity of their members to build private housing on settlement lands.

The Métis Nation Housing Strategy can serve as an example of a distinctions-based approach to homeownership. Under the strategy, increasing homeownership was one of the co-developed objectives established in the Canada-Métis Nation Housing Sub-Accord. As such, terms and conditions for Métis housing programming support this objective, including through housing construction, purchase, and down payment assistance programs, as described in the Federal Interlocutor's Contribution Program. Further,

The Government of Canada will continue to support the transition of responsibilities to Indigenous partners, who are best placed to identify and implement strategies concerning financing options and homeownership.

#### **Conclusion**

The Government thanks the Committee for its work on this issue and reiterates its acceptance of the Committee's recommendations. The Government also acknowledges the important contributions of all those that appeared as witnesses and provided testimony. Together with Indigenous partners, the Government looks forward to supporting Indigenous efforts to enhance the resilience of their communities and working together to address the effects of the housing shortage on Indigenous Peoples.